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(Official Forn	n 1) (10/0	5)				oamo		· ug	0 = 0	0		_		
			Unit	ed States l Northern D	Bank istrict	ruptcy of Illin	y Co nois	urt				Vol	untary	Petition
Name of Debto Hite, Latre	*		er Last,	First, Middle):				Name of	Joint D	ebtor (Sp	ouse) (Last, Fi	rst, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):									the Joint Debt and trade nam		years			
Last four digits		ec./Compl	ete EIN	or other Tax ID	No. (if m	ore than one, s	state all)	Last fou	r digits o	of Soc. Se	c./Complete E	IN or other Ta	ax ID No. (if	more than one, state all
Street Address of Debtor (No. & Street, City, and State):  55 W. 68th Street, Apt. 1E Chicago, IL					Street A	ddress o	f Joint De	btor (No. & S	treet, City, and	d State):	ZID C. I			
					Γ	ZIP Cod <b>60621-3</b>								ZIP Code
County of Residence Cook	dence or o	f the Prin	cipal Pl	ace of Business:				County	of Resid	ence or of	the Principal	Place of Busi	ness:	
Mailing Addres	ss of Debto	or (if diffe	rent fro	m street address)	:			Mailing	Address	of Joint I	Debtor (if diffe	erent from stre	et address):	
					Г	ZIP Co	de							ZIP Code
Location of Pri				ebtor										
Type of Debto (C Individual ( Corporation Partnership Other (If del entities, check information r State type of	Check one bottom (includes John (includes btor is not on k this box arrequested be	ox)  oint Debte  LLC and  ne of the and  provide	bove the	(Check all  ☐ Health Care B ☐ Single Asset I in 11 U.S.C. § ☐ Railroad ☐ Stockbroker ☐ Commodity B ☐ Clearing Bank ☐ Nonprofit Org	Business Real Esta 101 (5) Froker Canizatio	e boxes.)  ate as defir  B)	ned	☐ Chap	oter 9	the : Cha	ature of Debt	ed (Check ond Chapter 1 of a Forei Chapter 1 of a Forei	e box) 15 Petition foign Main Pro 15 Petition foign Nonmair	or Recognition occeding or Recognition of Proceeding
		Filing F	en (Che	under 26 U.S.	C. § 301	(0)(3)					Chanter	11 Debtors		
attach signe is unable to  Filing Fee v	to be paid i ed applicati pay fee ex waiver requ	ed n installn ion for the accept in ir	nents (A e court's nstallme	applicable to individual consideration cents. Rule 1006(b) le to chapter 7 inconsideration. So	rtifying ). See Off lividuals	that the de icial Form 3 only). Mu	t ebtor 3A.	Debt	or is a s for is not	t a small b	ness debtor as pusiness debto accontingent lic an \$2 million.	defined in 11 r as defined in	n 11 U.S.C. §	§ 101(51D).
	mates that mates that, or distributi	funds wil after any on to uns	l be ava	ilable for distribu t property is exclu	tion to u		credito	rs.				THIS SPA	CE IS FOR CO	OURT USE ONLY
1-	50-	100-	200	)- 1000-	5001-	10,001-	25.	001-	50,001-	OVER				
49	99	199	999	5,000	10,000	25,000	50,		100,000	100,000	)			
Estimated Asse \$0 to \$50,000		to \$	5100,001 \$500,00	to \$500,001 to	o \$1,0	000,001 to 0 million	\$10,0	00,001 to million	\$50,00 \$100	0,001 to million	More than \$100 million			
Estimated Debt	ts													
\$0 to \$50,000	\$50,001 \$100,0		\$100,001 \$500,00			000,001 to 0 million		00,001 to million	\$100	0,001 to million	More than \$100 million			

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(Official Form	1) (10/05)	Paye 2 01 43	FORM B1, Page 2		
Voluntar	y Petition	Name of Debtor(s):			
(This page mu	est be completed and filed in every case)	Hite, Latrell Donta			
, I 9	Prior Bankruptcy Case Filed Within Last 8	Years (If more than one, attach addit	ional sheet)		
Location Where Filed:	- None -	Case Number:	Date Filed:		
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)		
Name of Debt	or:	Case Number:	Date Filed:		
- None -		Deletienekin.	I. J		
District:		Relationship:	Judge:		
	Exhibit A		hibit B whose debts are primarily consumer debts.)		
forms 10K a pursuant to S and is reques	oleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)  A is attached and made a part of this petition.	(To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.  I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code.  X /s/ Sara K. Ledford ARDC No. June 6, 2006  Signature of Attorney for Debtor(s)  Date			
		Sara K. Ledford ARDC No			
	Exhibit C		erning Debt Counseling l/Joint Debtor(s)		
	otor own or have possession of any property that poses or pose a threat of imminent and identifiable harm to public ety?	■ I/we have received approved by the 180-day period preceding the	udget and credit counseling during		
	d Exhibit C is attached and made a part of this petition.		based on exigent circumstances.		
No		(Must attach certification descr	ibing.)		
	Information Regarding the Debt	or (Check the Applicable Boxes)			
	Venue (Check an	y applicable box)			
•	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	pal place of business, or principal assets in this District for 180 r a longer part of such 180 days than in any other District.			
	There is a bankruptcy case concerning debtor's affiliate, go	eneral partner, or partnership pending	in this District.		
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a defendar	nt in an action or		
	Statement by a Debtor Who Resides	as a Tenant of Residential Property	V.		
	Check all app				
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked,	complete the following.)		
	(Name of landlord that obtained judgment)				
	(Address of landlord)	<u> </u>			
	Debtor claims that under applicable nonbankruptcy law, the permitted to cure the entire monetary default that gave rise possession was entered, and				
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would become due	e during the 30-day period		

#### (Official Form 1) (10/05)

**Voluntary Petition** 

(This page must be completed and filed in every case)

Name of Debtor(s):

Hite, Latrell Donta

## Signatures

#### $Signature (s) \ of \ Debtor (s) \ (Individual/Joint)$

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Latrell Donta Hite

Signature of Debtor Latrell Donta Hite

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 6, 2006

Date

#### Signature of Attorney

#### X /s/ Sara K. Ledford ARDC No.

Signature of Attorney for Debtor(s)

#### Sara K. Ledford ARDC No. 6275348

Printed Name of Attorney for Debtor(s)

#### **LEDFORD & WU**

Firm Name

200 S. Michigan Avenue, Suite 209 Chicago, IL 60604-2406

Address

Email: notice@ledfordwu.com

(312) 294-4400 Fax: (312) 294-4410

Telephone Number

June 6, 2006

Date

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by §1515 of title 11 are attached.
- ☐ Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**4 S** 

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Form 6-Summary (10/05)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Latrell Donta Hite		Case No		
-		Debtor	,		
			Chapter	13	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

			AMOUNTS SCHEDULED			
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	Yes	1	0.00			
B - Personal Property	Yes	3	7,520.00			
C - Property Claimed as Exempt	Yes	1				
D - Creditors Holding Secured Claims	Yes	1		8,832.00		
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00		
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		57,529.16		
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebtors	Yes	1				
I - Current Income of Individual Debtor(s)	Yes	1			2,449.09	
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,995.00	
Total Number of Sheets of ALL S	Schedules	17				
	Т	otal Assets	7,520.00			
			Total Liabilities	66,361.16		

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Form 6-Summ2 (10/05)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Latrell Donta Hite		Case No.	
_		Debtor	,	
			Chapter	13

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159) [Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

The foregoing information is for statistical purposes only under 28 U.S.C § 159.

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Form B6A (10/05)

In re	Latrell Donta Hite	Case No.	
_		Debtor	

#### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Wife, Joint, or Community

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

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Form B6B

In re	Latrell Donta Hite	Case	No
_		Debtor	

### SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Misc. Cash on Hand	-	140.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	LaSalle Bank - Checking Account No. xxxxxx9028	-	5.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Security Deposit with Landlord, \$700.00	-	0.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc. Household Goods: (2) Televisions, DVD Player, Microwave, Stereo	-	750.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Misc. CDs, DVDs	-	300.00
6.	Wearing apparel.	Used Personal Clothing	-	400.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		

Sub-Total >	1,595.00
(Total of this page)	

**<sup>2</sup>** continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re	Latrell Donta Hite	Case No	
-		,	
		Debtor	

## SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Total of this page)	al > <b>0.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re	Latrell Donta Hite	Case No.
-		;

Debtor

## SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	19	998 GMC Jimmy (105,000 Miles)	-	5,925.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

5,925.00

Total >

7,520.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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Form B6C (10/05)

In re	Latrell Donta Hite	Case No.
-		Debtor

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:
(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Misc. Cash on Hand	735 ILCS 5/12-1001(b)	140.00	140.00
Checking, Savings, or Other Financial Accounts, C LaSalle Bank - Checking Account No. xxxxxx9028	Certificates of Deposit 735 ILCS 5/12-1001(b)	5.00	5.00
<u>Household Goods and Furnishings</u> Misc. Household Goods: (2) Televisions, DVD Player, Microwave, Stereo	735 ILCS 5/12-1001(b)	750.00	750.00
Books, Pictures and Other Art Objects; Collectible Misc. CDs, DVDs	<u>s</u> 735 ILCS 5/12-1001(b)	300.00	300.00
Wearing Apparel Used Personal Clothing	735 ILCS 5/12-1001(a)	400.00	400.00
Automobiles, Trucks, Trailers, and Other Vehicles 1998 GMC Jimmy (105,000 Miles)	735 ILCS 5/12-1001(c)	2,400.00	5,925.00

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Form B6D

In re	Latrell Donta Hite		Case No	
		Debtor	,	

#### SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C§112; Fed.R.Bankr.P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			ig secured claims to report on this senedule B.					
CDEDITORIC NAME	C	Нι	sband, Wife, Joint, or Community	СО	ZC	ПΩ	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C J M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	O N H — N G H N H	L	SPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxx6978			Opened 1/29/05 Last Active 4/06/06	Т	ΤED			
Credit Acceptance Corp. PO Box 513 Southfield, MI 48037		-	Purchase Money Security 1998 GMC Jimmy (105,000 Miles)		ט			
			Value \$ 5,925.00				8,832.00	2,907.00
Account No.			Value \$  Value \$					
Account No.				П		П		
			Value \$					
continuation sheets attached			S (Total of th	ubt nis p			8,832.00	
			(Report on Summary of Sc		ota ule		8,832.00	

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Form B6E (10/05)

In re	Latrell Donta Hite	Case No	
_		Debtor ,	

#### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C.§112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
□ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
□ Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(4).
☐ Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
□ Deposits by individuals  Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
☐ Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup>Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

• o continuation sheets attached

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Form B6F (10/05)

In re	Latrell Donta Hite	Case No.	
-		, Debtor	

#### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C.§112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in more than one of these three

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

		<u> </u>	(Total o	Sub			26,121.00
Account No. xxxxxxxx4389  Associates / Citibank PO Box 6003 Hagerstown, MD 21742		-	Opened 10/01/01 Last Active 6/01/03 Credit card purchases				1,844.00
Account No. xx2448  Amerenip 370 S. Main Street Decatur, IL 62523		-	Opened 10/01/02 Last Active 1/01/03 Collection				528.00
Account No.  Representing: ACS / Mega Zion 1st National Bank			ACS/CLC College Loan Corp. 501 Bleecker St. Utica, NY 13501				
Account No. xxxxxx8821  ACS / Mega Zion 1st National Bank 501 Bleecker St. Utica, NY 13501	x	-	Opened 9/28/00 Last Active 3/11/06 Student Loan or Educational Debt	T	DATED		23,749.00
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H H	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM

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Form B6F - Cont. (10/05)

In re	Latrell Donta Hite	Case No.	
· <del>-</del>		Debtor	

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	_				—	_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	00	U N	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	) Z H Z G E Z H Z G E Z H	LIQUID	U T E	AMOUNT OF CLAIM
Account No. xxxxx8104	Π		Opened 4/11/03 Last Active 7/01/03	T	A T E D		
Credit Protections Association 13355 Noel Rd., Suite 2100 Dallas, TX 75240		-	Collection for Mediacom		D		200.00
Account No.	T		Mediacom	Т	Г		
Representing: Credit Protections Association			609 S. Fourth St. Chillicothe, IL 61523				
Account No. xxxxx9514			Opened 5/31/02 Last Active 9/01/02	П			
Credit Protections Association 13355 Noel Rd., Suite 2100 Dallas, TX 75240		-	Collection for Mediacom				142.00
Account No.			Mediacom				
Representing: Credit Protections Association			609 S. Fourth St. Chillicothe, IL 61523				
Account No. xxxxxxxx9068			Opened 5/25/01 Last Active 12/25/03	Γ			
Discover Financial PO Box 15316 Wilmington, DE 19850		-	Credit card purchases Case No. 04 M1 160261				2,478.55
Sheet no. 1 of 5 sheets attached to Schedule of				Subt	ota	1	2 020 55
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	e)	2,820.55

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Form B6F - Cont. (10/05)

In re	Latrell Donta Hite	Case No.	
-	·	Debtor	

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME,	CO	Ηι	sband, Wife, Joint, or Community	C	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	ODE BTOR	C A M	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	OZLLQDLDAHWD	SPUTED	AMOUNT OF CLAIM
Account No. xxx6518			Opened 9/06/05 Last Active 4/01/06	T	T E		
Medical Collections System 725 S. Wells St., Ste. 700 Chicago, IL 60607-4521			Collection for Radiology Imaging Consultants		D		183.00
Account No.			Radiology Imaging Consultants				
Representing: Medical Collections System			PO Box 1886 Harvey, IL 60426				
Account No.			Radiology Imaging Consultants		П		
Representing: Medical Collections System			9413 Eagle Way Chicago, IL 60678				
Account No. xxxxxxxxxPAx0001			Opened 9/01/04 Last Active 9/01/04				
Mohela PO Box 2461 Harrisburg, PA 17105	х	-	Student Loan or Educational Debt				15,230.00
Account No.		T	Collection	T	Г		
National Check Bureau, Inc. 10625 Techwoods Circle Cincinnati, OH 45242		-	Case No. 05 M1 179264				2,002.76
Sheet no. 2 of 5 sheets attached to Schedule of			2	Subt	ota	1	17,415.76
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his 1	กลง	e)	17,415.76

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Form B6F - Cont. (10/05)

In re	Latrell Donta Hite	Case No.	
-	·	Debtor	

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	_	_			_		_	r
CREDITOR'S NAME,	ő	l	sband, Wife, Joint, or Community		CONT	N	DI	
AND MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTOR	H W	DATE CLAIM WAS INCURRED A			リストーダント	SP	
AND ACCOUNT NUMBER	I E	J	CONSIDERATION FOR CLAIM. IF C		N	Q U	U E	AMOUNT OF CLAIM
(See instructions.)	R	С	IS SUBJECT TO SETOFF, SO STA	AIE.	NGEN	Ď	D	
Account No. xx1872		$\vdash$	Opened 3/30/05 Last Active 6/01/05		T	DATED		
			Collection for MacMurray College			D		
National Credit Management								
PO Box 32900		-						
Saint Louis, MO 63132								
								0.477.00
								6,177.00
Account No.			MacMuray College					
Representing:			447 E. College Jacksonville, IL 62650					
National Credit Management			Jacksonvine, in 02030					
Account No.			Collection					
1.100			Case No. 06 M1 107355					
Palisades Collection LLC								
210 Sylvan Ave.		-						
Englewood Cliffs, NJ 07632								
								1,097.85
Account No.			Blatt, Hasenmiller, Leibsker et al					
			125 S. Wacker Drive, Suite 400					
Representing:			Chicago, IL 60602					
Palisades Collection LLC								
A 4310004			On and 5/07/00 Lead Asting 7/04/00			H		
Account No. xxx0331			Opened 5/27/03 Last Active 7/01/03 Collection for Illinois Power					
State Collection Service			Constitution initials i ower					
2509 S. Stoughton Rd.		_						
Madison, WI 53716								
								527.00
Sheet no. 3 of 5 sheets attached to Schedule of				S	ubt	ota	l	
Creditors Holding Unsecured Nonpriority Claims				(Total of th	is	pag	e)	7,801.85

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Form B6F - Cont. (10/05)

In re	Latrell Donta Hite	Case No.	
-	·	Debtor	

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	H W J C	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Illinois Power	T	T E		
Representing:			2212 North Edward Street		₽	╀	4
State Collection Service			Decatur, IL 62526				
Account No.			Illinois Power		_		
	1		370 S. Main Street				
Representing: State Collection Service			Illinois Power Plaza A10 Decatur, IL 62523-1479				
Account No.		r	State Collection Service	t	T	t	
			PO Box 6250				
Representing: State Collection Service			Madison, WI 53716-0250				
Account No.			Cellular Service				
T-Mobile PO Box 742596 Cincinnati, OH 45274-2596		-					500.00
A account No.			T Makila	-	╀	-	500.00
Account No.  Representing: T-Mobile			T-Mobile PO Box 6340 Clearwater, FL 33758-6340				
Sheet no. 4 of 5 sheets attached to Schedule of				Sub			500.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	

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Form B6F - Cont. (10/05)

In re	Latrell Donta Hite	Case No	
=		Debtor	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)  Account No.  Representing: T-Mobile	C O D E B T O R	C Hu	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  T-Mobile 5421 Jefferson St NE Albuquerque, NM 87109-3406	CONTINGENT	UNLIQUIDATED	5	- 1	AMOUNT OF CLAIM
Account No.  Representing: T-Mobile			T-Mobile PO Box 1408 Racine, WI 53401					
Account No. xxxxxxxxxxxxx8473  Unifund Corporation 10625 Techwood Circle Cincinnati, OH 45242-2846		-	Opened 1/08/05 Last Active 6/01/03 Collection for Classic					2,870.00
Account No.	-							
Account No.	_							
Sheet no. <u>5</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			)	2,870.00
			(Report on Summary of S		Γota dule		,	57,529.16

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Form B6G (10/05)

In re	Latrell Donta Hite	Case No	
-		Debtor	

### SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 06-06872 Doc 1 Filed 06/13/06 Entered 06/13/06 16:21:24 Desc Main Document Page 20 of 43

Form B6H (10/05)

In re	Latrell Donta Hite	Case No	
-		Debtor	

#### SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Frankie Hite

ACS / Mega Zion 1st National Bank

14446 S. Woodlawn 501 Bleecker St. Dolton, IL 60419 Utica, NY 13501

Frankie Hite Mohela
14446 S. Woodlawn PO Box 2461
Dolton, IL 60419 Harrisburg, PA 17105

**0** continuation sheets attached to Schedule of Codebtors

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Form B6I (10/05)

In re	Latrell Donta Hite		Case No.	
		Debtor(s)		

### SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital S		spouses are separated and a joint petition is not filed. Do not DEPENDENTS OF DEBTOR			nor ciiia.	
Single	utus.	RELATIONSHIP: Daughter	AGE: <b>1</b>			
Employment:		DEBTOR		SPOUSE		
Occupation	Ma	aterial Handler				
Name of Employer		organ Marshall				
How long employe	ed 11	Month				
Address of Employ		3 W. 16th Street nicago Heights, IL 60411				
INCOME: (Esti	mate of average m	onthly income)		DEBTOR		SPOUSE
		lary, and commissions (Prorate if not paid monthly.)	\$ _	1,560.00	\$	N/A
2. Estimate mont	thly overtime		\$_	0.00	\$	N/A
3. SUBTOTAL			\$_	1,560.00	\$	N/A
	OLL DEDUCTION					
•	axes and social sec	urity	\$_	202.58	\$	N/A
b. Insurance			\$_	0.00	\$	N/A N/A
c. Union du d. Other (Sp			, _	108.33 0.00	\$ —	N/A N/A
u. Omei (sp	pechy).		\$ _ \$	0.00	\$ \$	N/A
5 SURTOTAL (	OF PAYROLL DE	EDUCTIONS	\$	310.91	\$	N/A
	MONTHLY TAK		\$_	1,249.09	\$	N/A
		of business or profession or farm. (Attach detailed statement)	\$	0.00	\$	N/A
8. Income from r		or business of profession of furni. (Adden detailed statement)	\$ -	0.00	\$ <del></del>	N/A
9. Interest and di			\$	0.00	\$	N/A
	intenance or suppondents listed above	ort payments payable to the debtor for the debtor's use o	r \$	0.00	\$	N/A
	ty or other governi	ment assistance	•	0.00	•	N/A
(Specify).	-		Ψ –	0.00	Φ	N/A
12. Pension or re	etirement income		\$ -	0.00	\$ —	N/A
13. Other month			· -		· —	
(Specify):	<b>Girlfriend's Con</b>	tribution	\$_	1,200.00	\$	N/A
			\$_	0.00	\$	N/A
14. SUBTOTAL	OF LINES 7 THE	ROUGH 13	\$_	1,200.00	\$	N/A
15. TOTAL MO	NTHLY INCOME	E (Add amounts shown on lines 6 and 14)	\$_	2,449.09	\$	N/A
16. TOTAL COM	MBINED MONTH	HLY INCOME: \$ 2,449.09	(Re	port also on Sun	nmary of	Schedules)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Form B6J (10/05)

In re	Latrell Donta Hite		Case No.	
		Debtor(s)		

## SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

made bi-weekly, quarterly, semi-annually, or annually to snow monthly rate.		
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comp expenditures labeled "Spouse."	lete a separato	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	700.00
a. Are real estate taxes included? Yes No _X_	· <del></del>	
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	215.00
b. Water and sewer	\$	0.00
c. Telephone	\$	100.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	\$	70.00
6. Laundry and dry cleaning	\$	60.00
7. Medical and dental expenses	\$	40.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		_
a. Homeowner's or renter's	\$	50.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	50.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	· <del></del>	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12 and 13 cases, do not list payments to be included in the plan.)	Ψ <u></u>	
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Auto Repairs / Maintenence	\$	50.00
Other Haircuts / Personal Care	\$	60.00
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	1,995.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Total monthly income from Line 16 of Schedule I	\$	2,449.09
b. Total monthly expenses from Line 18 above	\$	1,995.00
c. Monthly net income (a. minus b.)	\$	454.09

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Official Form 6-Decl. (10/05)

## **United States Bankruptcy Court** Northern District of Illinois

In re	Latrell Donta Hite			Case No.	
			Debtor(s)	Chapter	13
	DECLARATION C	ONCERN	ING DEBTOR'S SO	HEDULI	ES
	DECLARATION UNDER P	ENALTY C	F PERJURY BY INDIV	IDUAL DE	BTOR
	I declare under penalty of perjury th				
	knowledge, information, and belief.	e pius 2], ai	id that they are true and co	irect to the t	est of my
Date	June 6, 2006	Signature	/s/ Latrell Donta Hite		
			Latrell Donta Hite		
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Official Form 7 (10/05)

### United States Bankruptcy Court Northern District of Illinois

In re	Latrell Donta Hite		Case No.	
		Debtor(s)	Chapter	13

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$10,800.00 Year to date Income from Employment

\$26,428.00 2005 Income from Employment \$0.00 2004 Income from Employment

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

2

RELATIONSHIP TO DEBTOR DATE OF PAYMENT

AMOUNT PAID OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

Palisades Collection LLC v. Collection Cook County Circuit Court, Judgment for Plaintiff

Latrell Hite Chicago, Illinois

Case No. 06 M1 107355

National Check Bureau v. Collection Cook County Circuit Court, Judgment for Plaintiff

Latrell D. Hite

Case No. 05 M1 179264

Sook County Circuit Court, Judgment for Flamin

Chicago, Illinois

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF SEIZURE

PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION AND VALUE OF
PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT TERM

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF

OF CUSTODIAN CASE TITLE & NUMBER ORDER PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
LEDFORD & WU
200 S. Michigan Avenue, Suite 209
Chicago, IL 60604-2406

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR **06/2006** 

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$0.00

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#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

## 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None Li

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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#### 15. Prior address of debtor

None 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 14446 S. Woodlawn, Apt. 24 Dolton, IL 60419-1908

NAME USED Same

DATES OF OCCUPANCY

5

Prior to 2005

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT** 

DATE OF

**ENVIRONMENTAL** 

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.

ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

6

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT,

RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	June 6, 2006	Signature	/s/ Latrell Donta Hite
			Latrell Donta Hite
			Debtor
	Penalty for making a false statement: I	Fine of up to \$500,000 or	imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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United States Bankruptcy Court
Northern District of Illinois

In re	Latrell Donta Hite		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPE	NSATION OF ATTO	RNEY FOR D	EBTOR(S)
c	ursuant to 11 U.S.C. § 329(a) and Bankruptcy Ru ompensation paid to me within one year before the fili e rendered on behalf of the debtor(s) in contemplation	ng of the petition in bankrupto	cy, or agreed to be pa	id to me, for services rendered or to
	For legal services, I have agreed to accept		\$	3,000.00
	Prior to the filing of this statement I have received		\$	0.00
	Balance Due		\$	3,000.00
2. T	he source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. T	he source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4. <b>I</b>	I have not agreed to share the above-disclosed comp	pensation with any other person	n unless they are men	nbers and associates of my law firm.
5. In a b c d	I have agreed to share the above-disclosed compensations copy of the agreement, together with a list of the narrow of the above-disclosed fee, I have agreed to reach Analysis of the debtor's financial situation, and render Preparation and filing of any petition, schedules, state Representation of the debtor at the meeting of credite [Other provisions as needed]  Negotiations with secured creditors to reaffirmation agreements and applications of the debtor of liens on how y agreement with the debtor(s), the above-disclosed feed Representation of the debtors in any additional creditors to reaffirmation agreement work in a Chapter 13 case unless the agreement with the debtor of the	mes of the people sharing in the order legal service for all aspectaring advice to the debtor in determent of affairs and plan which ors and confirmation hearing, a reduce to market value; expons as needed; preparation busehold goods; motions for the does not include the following versary proceedings; reducents; conversion; post-displicable Model Retention or statement postpetitio	ts of the bankruptcy of termining whether to the may be required; and any adjourned he temption planning in and filing of most or relief from staying service:  emption; judicial I scharge litigation; Agreement providen not due to coun	ached.  case, including: file a petition in bankruptcy; arings thereof; g; negotiation and filing of tions pursuant to 11 USC  dien avoidances in a Chapter 7 appeals; post-confirmation des otherwise; in a Chapter 7 sel's fault; and, in a Chapter 7
		CERTIFICATION		
	certify that the foregoing is a complete statement of an nkruptcy proceeding.	y agreement or arrangement fo	r payment to me for i	representation of the debtor(s) in
Dated	June 6, 2006	/s/ Sara K. Ledfo	ord ARDC No.	
		LEDFORD & WU 200 S. Michigan Chicago, IL 6060	Avenue, Suite 209 04-2406 Fax: (312) 294-441	)

02/03/04 rev.

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN **CHAPTER 13 DEBTORS AND THEIR ATTORNEYS** (Model Retention Agreement)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to expect certain services to be performed by their attorneys, but again, debtors have responsibilities to their attorneys also. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

### BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)

- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.

## THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.

- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary amended statements and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case before the bankruptcy court.

## ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES [Check one option.]

- □ Option A: flat fee through confirmation
- 1a. Pre-confirmation services. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case, unless otherwise ordered by the court. For all of the services outlined above, required to be provided before confirmation of a plan, the attorney will be paid a fee of \$ \_\_N/A \_. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for preconfirmation services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.
- 1b. *Post-confirmation services*. Compensation for services required after confirmation will be in such amounts as are allowed by the court, on application accompanied by an itemization of the services rendered, showing the date, time, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified that the debtor may appear in court to object.

- Option B: flat fee through case closing
- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of \$ 3,000.00 . In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

- 2. Early termination of the case. Fees payable under the provisions set out above are not refundable in the event that the case is dismissed before confirmation (Option A) or completion of plan payments (Option B), unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 3. *Retainers*. The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

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- 4. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 5. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 6. Discharge of the attorney. The debtor may discharge the attorney at any time.

Date:		
June 6, 2006		
Total fee to be paid for attorney's		
services: \$ <u>3,000.00</u>		
(Do not sign if this line is blank.)		
G: 1		
Signed:		
/s/ Latrell Donta Hite	/s/ Sara K. Ledford ARDC No.	
Latrell Donta Hite	Sara K. Ledford ARDC No. 6275348	
	Attorney for Debtor(s)	
Debtor(s)		

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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#### **B 201** (04/09/06)

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Sara K. Ledford ARDC No. 6275348	X /s	/ Sara K. Ledford ARDC No.	June 6, 2006
Printed Name of Attorney	S	ignature of Attorney	Date
Address:			
200 S. Michigan Avenue, Suite 209 Chicago, IL 60604-2406 (312) 294-4400			
Certificat I (We), the debtor(s), affirm that I (we) have received and			
Latrell Donta Hite	χ /s	/ Latrell Donta Hite	June 6, 2006
Printed Name(s) of Debtor(s)	S	ignature of Debtor	Date
Case No. (if known)	X		
<del></del>	S	ignature of Joint Debtor (if any)	Date

## United States Bankruptcy Court Northern District of Illinois

Northern District of Illinois							
In re	Latrell Donta Hite		Case No.				
		Debtor(s)	Chapter 13				
	•	VERIFICATION OF CREDITOR MAT	ΓRIX				
		Number of Cr	reditors:	26			
	The above-named Debtor (our) knowledge.	(s) hereby verifies that the list of creditors	s is true and correct to	the best of my			
Date:	June 6, 2006	/s/ Latrell Donta Hite Latrell Donta Hite Signature of Debtor					

ACS / Mega Zion 1st National Bank 501 Bleecker St. Utica, NY 13501

ACS/CLC College Loan Corp. 501 Bleecker St. Utica, NY 13501

Amerenip 370 S. Main Street Decatur, IL 62523

Associates / Citibank PO Box 6003 Hagerstown, MD 21742

Blatt, Hasenmiller, Leibsker et al 125 S. Wacker Drive, Suite 400 Chicago, IL 60602

Credit Acceptance Corp. PO Box 513 Southfield, MI 48037

Credit Protections Association 13355 Noel Rd., Suite 2100 Dallas, TX 75240

Discover Financial PO Box 15316 Wilmington, DE 19850

Illinois Power 2212 North Edward Street Decatur, IL 62526

Illinois Power 370 S. Main Street Illinois Power Plaza A10 Decatur, IL 62523-1479

MacMuray College 447 E. College Jacksonville, IL 62650 Mediacom 609 S. Fourth St. Chillicothe, IL 61523

Medical Collections System 725 S. Wells St., Ste. 700 Chicago, IL 60607-4521

Mohela PO Box 2461 Harrisburg, PA 17105

National Check Bureau, Inc. 10625 Techwoods Circle Cincinnati, OH 45242

National Credit Management PO Box 32900 Saint Louis, MO 63132

Palisades Collection LLC 210 Sylvan Ave. Englewood Cliffs, NJ 07632

Radiology Imaging Consultants PO Box 1886 Harvey, IL 60426

Radiology Imaging Consultants 9413 Eagle Way Chicago, IL 60678

State Collection Service 2509 S. Stoughton Rd. Madison, WI 53716

State Collection Service PO Box 6250 Madison, WI 53716-0250

T-Mobile PO Box 742596 Cincinnati, OH 45274-2596 T-Mobile PO Box 6340 Clearwater, FL 33758-6340

T-Mobile 5421 Jefferson St NE Albuquerque, NM 87109-3406

T-Mobile PO Box 1408 Racine, WI 53401

Unifund Corporation 10625 Techwood Circle Cincinnati, OH 45242-2846